Appln. No. 10/533,445

Amdt. dated May 30, 2008

Reply to Office action of January 30, 2008

Amendments to the Claims:

This listing of the claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Currently amended) A method of electronically analyzing primarily financials of an entity, comprising:

receiving primarily financial inputs related to an entity; and for at least one predetermined relationship: determining based on at least one criterion whether to retain for or exclude from evaluation said predetermined relationship, if determined not to exclude said predetermined relationship, if determined not to exclude said predetermined relationship from evaluation then looking up which at least two variables are linked to said predetermined relationship, determining values of said at least two linked variables, evaluating said predetermined relationship using said determined values, selecting less than all interpretative paragraphs associated with said relationship based on results of said evaluating, adapting at least one of said selected less than all paragraphs to include at least part of said determined values, and outputting said selected less than all paragraphs.

2. (Cancelled)

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- 3. (Original) The method of claim 1, wherein said determining includes: computing each value of said at least two variables from at least one of said received inputs.
- 4. **(Original)** The method of claim 1, wherein a relationship is not evaluated if a test of significance is not passed.
- 5. **(Original)** The method of claim 1, wherein a relationship is not evaluated if user specified criteria are not fulfilled.
- 6. **(Original)** The method of claim 1, wherein said relationship is part of a sequence of evaluated relationships and said sequence corresponds to a predetermined order.
- 7. **(Original)** The method of claim 1, wherein said relationship is part of a sequence of evaluated relationships and said sequence conforms to criteria specified by a user.
- 8. **(Original)** The method of claim 1, wherein said inputs includes inputs relating to a predetermined period and corresponding inputs related to a period preceding said predetermined period.

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- 9. **(Original)** The method of claim 1, wherein said inputs include inputs for said entity and corresponding inputs for an industry which includes said entity and/or corresponding inputs for a competitor of said entity or entity other than said entity.
- 10. **(Original)** The method of claim 1, further comprising: outputting graphics illustrating said relationship.
- 11. **(Original)** The method of claim 10, wherein an appearance of said graphics is dependent on which of said interpretive paragraphs are selected.
- 12. **(Currently amended)** The method of claim 1, wherein evaluating said relationship includes: comparing magnitudes of said determined values determined for at least two variables for said entity which are -linked to said predetermined relationship, with one another.
- 13. (Original) The method of claim 1, wherein evaluating said relationship includes: comparing magnitudes of said determined values against predetermined levels.

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14. (Original) The method of claim 1, wherein evaluating said relationship includes: verifying that values of all said at least two linked variables have been evaluated.

15-23. (Cancelled)

24. **(Original)** A method of electronically analyzing primarily financials of an entity, comprising:

receiving primarily financial inputs related to an entity; and

for at least one predetermined relationship: looking up which at least one variable is linked to said predetermined relationship, determining a value of said at least one linked variable, evaluating said predetermined relationship using said determined value, selecting or not selecting at least one of at least one interpretative paragraph associated with said relationship based on results of said evaluating, and if at least one of said paragraphs has been selected, outputting said selected at least one of said paragraphs.

25-31. (Cancelled)

32. (Original) The method of claim 1, wherein said selected less than all paragraphs are no paragraphs and therefore zero paragraphs are outputted.

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33. (Cancelled)

- 34. (New) The method of claim 1, wherein said receiving includes: receiving said primarily financial inputs from an Internet site.
- 35. (New) The method of claim 1, wherein said outputting includes:

 if results of said evaluating are significant, outputting at least one
 of said selected less than all paragraphs towards the top of a report on said entity.
- 36. (New) The method of claim 1, further comprising:
 ranking at least one of said values; and
 adapting or reordering at least one of said selected less than all
 paragraphs based on said rank.
 - 37. (New) The method of claim 1, further comprising: checking said primarily financial inputs for accuracy.
- 38. (New) A method of electronically analyzing primarily financials of an entity, comprising:

receiving primarily financial inputs related to an entity; and
for at least one predetermined relationship: looking up which at least
two variables are linked to said predetermined relationship, determining values of

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said at least two linked variables, evaluating said predetermined relationship using said determined values wherein said evaluating includes: comparing magnitudes of said determined values with one another and choosing less than all of said variables based on said comparing, selecting less than all interpretative paragraphs associated with said relationship based on results of said evaluating wherein said selected less than all paragraphs are associated with said chosen less than all of said variables, and outputting said selected less than all paragraphs.

39. (New) A method of electronically analyzing primarily financials of an entity, comprising:

receiving primarily financial inputs related to an entity; and

for at least one predetermined relationship: looking up which at least two variables are linked to said predetermined relationship, attempting to determine values of said at least two linked variables, evaluating said predetermined relationship including: deciding whether or not values of all said linked variables have been determined, if and only if values of all said linked variables have been determined then selecting at least one but less than all interpretative paragraphs associated with said relationship based on results of said evaluating, and outputting said selected less than all paragraphs.

40. (New) A system for electronically analyzing primarily financial information of an entity, comprising:

at least one storage configured to store a plurality of relationships, variables linked to the plurality of relationships and interpretive paragraphs associated with the plurality of relationships;

an input configured to receive primarily financial inputs related to an entity;

a filter configured to retain for or exclude from evaluation relationships; a calculator configured to calculate values of linked variables from said received inputs;

an evaluator configured to evaluate relationships for said values of said linked variables;

a selector configured to select less than all paragraphs associated with said relationships based on results of said evaluator;

an adaptor configured to adapt at least some of said selected less than all paragraphs associated with said relationships for at least part of said values; and an output configured to output said selected less than all paragraphs.

41. (New) A program storage device readable by machine, tangibly embodying a program of instructions executable by the machine to perform a method of electronically analyzing primarily financials of an entity, comprising:

receiving primarily financial inputs related to an entity; and
for at least one predetermined relationship: determining based on at
least one criterion whether to retain for or exclude from evaluation said

predetermined relationship, if determined not to exclude said predetermined relationship from evaluation then looking up which at least two variables are linked to said predetermined relationship, determining values of said at least two linked variables, evaluating said predetermined relationship using said determined values, selecting less than all interpretative paragraphs associated with said relationship based on results of said evaluating, adapting at least one of said less than all selected paragraphs to include at least part of said determined values, and outputting said selected less than all paragraphs.

42. (New) A system for electronically analyzing primarily financials of an entity, comprising:

at least one storage configured to store a plurality of relationships, variables linked to said plurality of relationships and interpretive paragraphs associated with said plurality of relationships;

an input configured to receive primarily financial inputs related to an entity;
a calculator configured to calculate values of linked variables from said
received inputs;

an evaluator configured to evaluate relationships for said values of said linked variables:

a selector configured to select or not select interpretive paragraphs associated with said relationships based on results of said evaluator; and an output configured to output any selected paragraphs.

43. (New) A program storage device readable by machine, tangibly embodying a program of instructions executable by the machine to perform method stages of electronically analyzing primarily financials of an entity, comprising:

receiving primarily financial inputs related to an entity; and

for at least one predetermined relationship: looking up which at least one variable is linked to said predetermined relationship, determining a value of said at least one linked variable, evaluating said predetermined relationship using said determined value, selecting or not selecting at least one of at least one interpretative paragraph associated with said relationship based on results of said evaluating, and if at least one of said paragraphs has been selected, outputting said selected at least one of said paragraphs.

44. (New) A system for electronically analyzing primarily financials of an entity, comprising:

at least one storage configured to store a plurality of relationships, variables linked to said plurality of relationships and interpretive paragraphs associated with said plurality of relationships;

an input configured to receive primarily financial inputs related to an entity; a calculator configured to calculate values of linked variables from said received inputs;

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an evaluator configured to evaluate relationships for said values of said linked variables, including configured to compare magnitudes of said values with one another and to choose less than all of said linked variables based on said comparing;

a selector configured to select less than all paragraphs associated with said relationships based on results of said evaluator, wherein any selected paragraphs are associated with said chosen less than all of said linked variables; and

an output configured to output said selected less than all paragraphs.

45. **(New)** A program storage device readable by machine, tangibly embodying a program of instructions executable by the machine to perform a method

of electronically analyzing primarily financials of an entity, comprising:

receiving primarily financial inputs related to an entity; and

for at least one predetermined relationship: looking up which at least two variables are linked to said predetermined relationship, determining values of said at least two linked variables, evaluating said predetermined relationship using said determined values wherein said evaluating includes: comparing magnitudes of said determined values with one another and choosing less than all of said variables based on said comparing, selecting less than all interpretative paragraphs associated with said relationship based on results of said evaluating wherein said selected less than all paragraphs are associated with said chosen less than all of said variables, and outputting said selected less than all paragraphs.

46. (New) A system for electronically analyzing primarily financials of an entity, comprising:

at least one storage configured to store a plurality of relationships, variables linked to said plurality of relationships and interpretive paragraphs associated with said plurality of relationships;

an input configured to receive primarily financial inputs related to an entity;
a calculator configured to calculate values of linked variables from said
received inputs;

an evaluator configured to evaluate relationships for said values of said linked variables, including: configured to decide whether or not values of all said linked variables have been determined;

a selector configured to select at least one but less than all paragraphs associated with said relationships based on results of said evaluator if and only if values of all said linked variables have been determined; and

an output configured to output said selected less than all paragraphs.

47. (New) A program storage device readable by machine, tangibly embodying a program of instructions executable by the machine to perform a method of electronically analyzing primarily financials of an entity, comprising:

receiving primarily financial inputs related to an entity; and for at least one predetermined relationship: looking up which at least

two variables are linked to said predetermined relationship, attempting to determine

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values of said at least two linked variables, evaluating said predetermined relationship including: deciding whether or not values of all said linked variables have been determined, if and only if values of all said linked variables have been determined then selecting at least one but less than all interpretative paragraphs associated with said relationship based on results of said evaluating, and outputting said selected less than all paragraphs.

48. **(New)** The method of claim 1, wherein said selecting or adapting is influenced by a user-specified criterion, and therefore presentation of at least outputted paragraph varies depending on said user-specified criterion.